

26. (Unchanged) The method of claim 25, further comprising:
transferring the data stream to the particular personalization equipment to issue the data carrier.

27. (Unchanged) The method of claim 25, wherein creating the instructions comprises mapping the personalization data into a plurality of variables for the instructions.

28. (Unchanged) The method of claim 25, wherein translating the internal script into a data stream comprises translating the instructions into personalization equipment program commands specified by the personalization equipment characteristics.

29. (Unchanged) The method of claim 28, wherein the internal script specifies a sequence in which the program commands will be performed by the personalization equipment.

30. (Unchanged) The method of claim 27, further comprising acquiring information for a card application, and wherein at least one of the plurality of variables holds data for the card application.

31. (Unchanged) The method of claim 25, wherein the internal script includes instructions for a card operating system and further comprising:

acquiring programming control commands for a card operating system; and
translating the instructions for the card operating system into the programming control commands.

32. (Unchanged) The method of claim 31, wherein the internal script specifies a sequence in which the programming control commands will be executed by the card operating system.

33. (Unchanged) The method of claim 25, further comprising:

acquiring a security function; and
adding the security function to the internal script.

34. (Unchanged) The method of claim 25, wherein the instructions for the internal script are specified in a set of database records.

35. (Previously Amended) A computer-readable medium having stored thereon instructions to cause a computer to perform a method to issue a portable programmable data carrier, the method comprising:

determining if cardholder data is in an internal format;

interpreting cardholder data into an internal format if it is not in the internal format;

mapping the internal format of the cardholder data into a plurality of data fields used by a

card application;

creating a plurality of program commands for a particular personalization equipment using the data fields; and

streaming the plurality of program commands to the particular personalization equipment to issue the portable programmable data carrier.

36. (Unchanged) The computer-readable medium of claim 35, wherein the plurality of program commands reference data defining a microprocessor chip structure.

37. (Unchanged) The computer-readable medium of claim 36, further comprising streaming programming control commands for a card operating system to the particular personalization equipment.

38. (Unchanged) A computer system comprising:

a processing unit;

a computer-readable medium communicatively coupled to the processing unit; and

a smart card personalization system executing in the processing unit from the computer-readable medium, wherein the smart card personalization system causes the processing unit to acquire a smart card definition, a card application definition, program commands for a particular personalization equipment, and cardholder data, and further causes the processing unit to map the cardholder data into data fields specified by the card application definition to create a script, to interpret the script into the program commands using the smart card definition, and to transfer the program commands to the particular personalization equipment to issue a smart card.

39. (Unchanged) The computer system of claim 38, wherein the smart card personalization system further causes the processing unit to acquire a format definition and to translate the cardholder data into a format specified by the format definition.

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40. (Unchanged) The computer system of claim 38, wherein the smart card personalization system further causes the processing unit to acquire a card operating system definition and to interpret the script into programming control commands specified by the card operating system definition.

41. (Unchanged) The computer system of claim 38, wherein the smart card personalization system further causes the processing unit to acquire a security function and to add the security function into the script.

42. (Previously Amended) A computer-readable medium having stored thereon a smart card framework data structure comprising:

a chip field containing data representing an identifier for a microprocessor in the smart card; and

a master file field containing data representing information for the microprocessor identified by the chip field;

a system file field containing data representing an address for a file in the microprocessor